What to do if your Additional Living Expenses (ALE) Rental Assistance is running out

Step 1: Ask your insurance for an ALE Extension

Do you have ALE coverage?

Check your policy to see if you have coverage and for how long (1-2 yrs).

Do you have a rebuilding contract in place?

Ask for a specific amount of time for ALE extension (e.g. May 2023)

Did your insurance delay any part of your rebuilding process?

Request the additional time as an extension of your ALE benefits.

Do you need help advocating with your insurance company?

Contact Division of Insurance (DOI) with questions or to file a complaint.*

Contact the Colorado Division of Insurance Consumer Services with questions about ALE, homeowners insurance or any type of insurance:

Call: 303-894-7490

Email: DORA_Insurance@state.co.us Website: doi.colorado.gov/for-consumers/

*While the DOI cannot require the insurance company to provide an extension, it can dig into the information to help determine if the company somehow delayed the process.

For more detail on this step and a sample letter to reference, go to https://bit.ly/3TUVzpm (Spanish).

Step 2: Did you register with FEMA for this disaster?

Yes, and I have spent all ALE assistance through my insurance and need assistance.

Contact FEMA about potential rental assistance, even if you were previously denied.

Yes, but I have not exhausted ALE assistance yet.

You must exhaust ALE assistance before being eligible for potential FEMA assistance.

No.

The application window is closed. No new applications will be accepted.

For more information about FEMA Rental Assistance and/or Continued Temporary Housing Assistance contact:

FEMA Website: www.disasterassistance.gov - Click on "Check Status" to log into your account

FEMA phone: 1-800-621-3362 (1-800-462-7585 TTY), open every day from 5am-9pm MST

Recovery Navigators Assistance: 303-446-7782, NavigatingDisasterBOCO@lfsrm.org, bouldercountynavigatingdisaster.gov/

For more detail on this step and a sample letter to reference, go to https://bit.ly/3AlEldt (English), https://bit.ly/3TUVzpm (Spanish).

Step 3: Additional Possible Rental Assistance Resources

Recovery Navigators

bouldercountynavigatingdisaster.gov/

For additional possible rental assistance resources: 303-446-7782

NavigatingDisasterBOCO@lfsrm.org



Step 4: HUD Certified Housing Counselors

Boulder County Personal Finance Program

bouldercounty.gov/families/housing/personal-finance-coaching/

Provides housing counseling, no financial assistance: 720-564-2279

personalfinance@bouldercounty.org

